

Invest in yourself

When it comes to your future happiness, a few smart moves today can help you thrive now and in retirement

Congratulations! You're already making smart financial decisions by saving and growing your Health Savings Account (HSA). But are you missing out? Your balance qualifies you to begin investing your funds for future growth. Benefits of the HSA investment program include:*

- Easy online program enrollment
- Numerous investment choices
- Distinguished fund providers
- Market research tools
- Simple to buy/sell/realign portfolios
- Automatic investment options
- Income tax-free investment growth
- Online and mobile access

Learn more

Did you know that building a nearly \$800k HSA balance by retirement is possible?

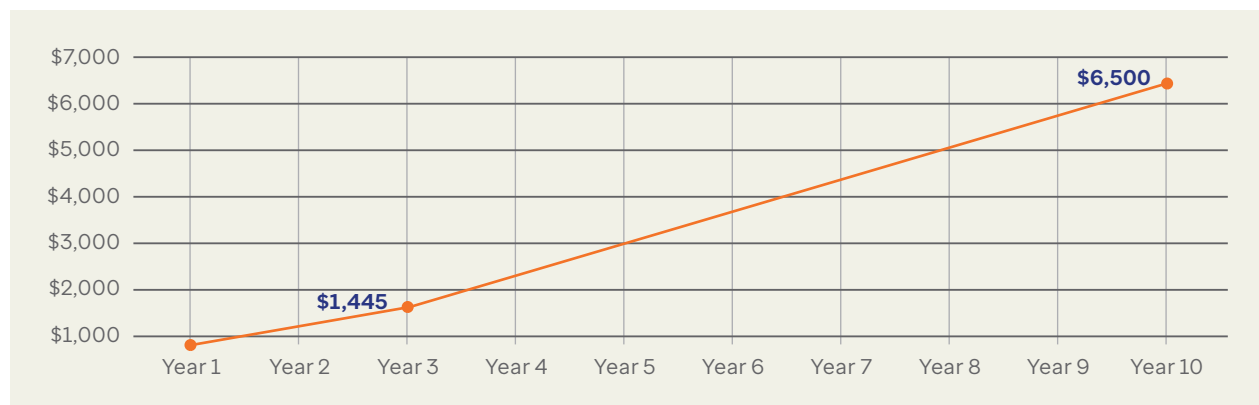
See **A Tale of Two Employees** to see how it can all add up.

You're just a few clicks away...

Ready to review your fund choices? Your future deserves a few minutes of your time today. Log in to your account and review your investment options.

Did you know?

If you invest just \$35/month, over three years, you could build your HSA by \$1,445, and over ten years, your increase could be more than \$6,000!**



**The figure shows growth potential for a participant contributing \$420 a year for three years, earning 7% a year in interest and investments, and reinvesting all earnings. The ConnectYourCare HSA Growth Estimator was created by ConnectYourCare to be illustrative of typical results of typical participants in similar type benefits programs, and does not take into account specific situations such as filing status or variances in state tax law. The accuracy of the results are predicated upon the input provided by the user, and as such, ConnectYourCare disclaims the accuracy of any results shown. This calculator is intended merely as a planning tool and is not meant as tax or investment advice. Before taking any action based upon the results provided, please consult with a tax consultant or expert.

***Investments in mutual funds are not FDIC insured, not bank issued or guaranteed, and are subject to risk, including fluctuations in value and the possible loss of the principal amount invested.** Please consult your financial planner for more information. As with all investments, please review the fund prospectuses as they include investment objectives, risks, fees, expenses, and other information that one should read and consider carefully before investing.

Health savings accounts (HSAs) are offered through Optum Bank®, Member FDIC, or ConnectYourCare, LLC, each a subsidiary of Optum Financial. HSAs are subject to eligibility requirements and restrictions on deposits and withdrawals to avoid IRS penalties. State taxes may apply. Fees may reduce earnings on account. This communication is not intended as legal, investment, or tax advice. Federal and state laws and regulations are subject to change.